

<i>SERFF Tracking Number:</i>	<i>MASS-128459701</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Massachusetts Mutual Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>TIR-2012</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>TIR-2012</i>		
<i>Project Name/Number:</i>	<i>TIR-2012/TIR-2012</i>		

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company		
Product Name: TIR-2012	SERFF Tr Num: MASS-128459701	State: Arkansas
TOI: L07I Individual Life - Whole	SERFF Status: Closed-Approved-Closed	State Tr Num:
	Co Tr Num: TIR-2012	State Status: Approved-Closed
Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life		
Filing Type: Form	Authors: Robin Perez, Jennifer Dube, Nick Sheehan	Reviewer(s): Linda Bird
	Date Submitted: 07/05/2012	Disposition Date: 07/12/2012
		Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: TIR-2012	Status of Filing in Domicile: Pending
Project Number: TIR-2012	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 07/12/2012
	State Status Changed: 07/12/2012
Deemer Date:	Created By: Robin Perez
Submitted By: Robin Perez	Corresponding Filing Tracking Number:
Filing Description:	
Massachusetts Mutual Life Insurance Company	
NAIC#: 435-65935	
FEIN #: 04-1590850	

TIR-2012 Transfer Of Insured Rider

The above-referenced rider is being submitted for your department's review and approval.

SERFF Tracking Number: MASS-128459701 State: Arkansas

Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number:

Company Tracking Number: TIR-2012

TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: TIR-2012

Project Name/Number: TIR-2012/TIR-2012

This form will replace form number TIR-2007 previously approved by your department on 3/26/07.

We are removing the last bullet, "A substitution of insured is made under the terms of this rider" from the "Termination of This Rider" provision so it doesn't terminate after the first time it's used.

The required certifications and fees if applicable are enclosed. Please direct all correspondence and questions regarding this filing to my attention. Thank you for your assistance.

State Narrative:

Company and Contact

Filing Contact Information

Robin Perez, Compliance Specialist rperez@MassMutual.com
 1295 State Street 860-562-4409 [Phone]
 M177 860-562-6151 [FAX]
 Springfield, MA 01111-0001

Filing Company Information

Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts
 1295 State Street Group Code: 435 Company Type:
 MIP: M381 Group Name: State ID Number:
 Springfield, MA 01111 FEIN Number: 04-1590850
 (800) 767-1000 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

SERFF Tracking Number: *MASS-128459701* *State:* *Arkansas*
Filing Company: *Massachusetts Mutual Life Insurance Company* *State Tracking Number:*
Company Tracking Number: *TIR-2012*
TOI: *L071 Individual Life - Whole* *Sub-TOI:* *L071.101 Fixed/Indeterminate Premium - Single Life*
Product Name: *TIR-2012*
Project Name/Number: *TIR-2012/TIR-2012*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$50.00	07/05/2012	60675271

SERFF Tracking Number: MASS-128459701 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number:
Company Tracking Number: TIR-2012
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: TIR-2012
Project Name/Number: TIR-2012/TIR-2012

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/12/2012	07/12/2012

SERFF Tracking Number: *MASS-128459701* *State:* *Arkansas*
Filing Company: *Massachusetts Mutual Life Insurance Company* *State Tracking Number:*
Company Tracking Number: *TIR-2012*
TOI: *L071 Individual Life - Whole* *Sub-TOI:* *L071.101 Fixed/Indeterminate Premium - Single Life*
Product Name: *TIR-2012*
Project Name/Number: *TIR-2012/TIR-2012*

Disposition

Disposition Date: 07/12/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MASS-128459701 State: Arkansas

Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number:

Company Tracking Number: TIR-2012

TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: TIR-2012

Project Name/Number: TIR-2012/TIR-2012

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Transfer Of Insured Rider		Yes

SERFF Tracking Number: MASS-128459701 State: Arkansas

Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number:

Company Tracking Number: TIR-2012

TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: TIR-2012

Project Name/Number: TIR-2012/TIR-2012

Form Schedule

Lead Form Number: TIR-2012

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	TIR-2012	Policy/Cont Transfer Of Insured ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.200	TIR-2012 final.pdf

Transfer Of Insured Rider

This rider provides the right to substitute a new insured in place of the current Insured under the policy. We discuss this rider, and the rules that apply to it, in the provisions that follow.

Rider Part Of The Policy	This rider is made a part of this policy as of the Issue Date of this policy. All the provisions of this policy apply to this rider, except for those that are inconsistent with this rider.
Rider Benefit	This policy may be changed to insure the life of a substitute insured in place of the current Insured. The change is subject to the provisions of this rider.
Requirements To Substitute Insured	<p>To make the substitution of insured, all of the following conditions must be met as of the Date of Substitution:</p> <ul style="list-style-type: none">• This policy and this rider must be in full force; and• The Owner of the policy must have an insurable interest in the life of the substitute insured; and• The substitute insured must not be over 75 years of age on the birthday nearest the Date of Substitution. <p>Before the substitution can become effective, we require:</p> <ul style="list-style-type: none">• A written application for substitution, received by us at our Home Office;• Evidence of insurability of the substitute insured that is satisfactory to us; and• Payment to us of any cost of substitution, as outlined in the Cost Of Substitution provision below.
Date Of Substitution	<p>The Date of Substitution will be the later of:</p> <ul style="list-style-type: none">• The date we approve the application for substitution; and• The date we receive at our Home Office the cost of substitution. <p>Example: The Policy Date is March 10, 2015. We approve the application for substitution on May 5, 2021. We receive the cost of substitution on May 15, 2021. The Date of Substitution will be May 15, 2021.</p> <p>The insurance under this policy on the current Insured will continue to, but not including, the Date of Substitution.</p>
Cost Of Substitution	<p>The cost of substitution is the premium for this policy due on the Date of Substitution plus:</p> <ul style="list-style-type: none">• Any cost required to make the substitution; and• Any amount needed to pay premiums for this policy to the Date of Substitution; and• Any excess policy debt as discussed in the Policy Debt provision of this rider. <p>Any allowances or refunds under this policy on the Date of Substitution will be applied to reduce the cost of substitution. Any balance not needed for this purpose will be paid in cash when the substitution is made.</p>
Face Amount Of Policy After Substitution	<p>There are two ways to determine the face amount of this policy after substitution. In either case, the face amount cannot be less than our minimum limit for this policy on its Date of Substitution.</p> <p>Method 1 - The policy value of this policy will remain with the policy after substitution. The face amount of the policy after substitution will be based on that policy value.</p>

Example: Your \$30,000 policy has a policy value of \$15,000. Because of the younger age of the substitute insured, the policy after substitution would have a policy value that is 30% of its face amount. Transferring the \$15,000 policy value would result in a \$50,000 face amount for the policy after substitution.

Method 2 - The face amount of the policy after substitution will be the same as the face amount of this policy. If the policy value of the policy after substitution is less than the policy value of this policy on the Date of Substitution, we will refund the difference. If it is greater, there will be a cost. This cost will be 103% of the difference between the policy value of the policy after substitution and the policy value of this policy on the Date of Substitution.

The Policy After Substitution

The insurance under this policy on the substitute insured will become effective on the Date of Substitution. Any riders in full force under this policy on the day before the Date of Substitution may be continued under the policy after the substitution only with our consent. Otherwise, they will be cancelled on the Date of Substitution.

After substitution, the Policy Date of this policy will remain the same. There is, however, one exception. It applies if the substitute insured was born after the Policy Date of this policy. In that case, the Policy Date will be the Policy Anniversary Date of this policy that next follows the date of birth of the substitute insured.

After the substitution, the policy will be modified to show that the contestable and suicide periods for this policy and any riders, as they apply to the substitute insured, will be measured from the Date of Substitution.

Any assignment of this policy in effect just before a substitution under this rider will continue to apply on the Date of Substitution. The rights of the Owner and any Beneficiary under this policy will be subject to the assignment.

Premiums After Substitution

After substitution, premiums for this policy will be based on the rates for the policy on its Policy Date and the substitute insured's age on the birthday nearest that date. The premium due on the Date of Substitution will be the amount needed to pay premiums from that date to the next premium due date under the policy. Premiums on and after the Date of Substitution will be based on the life and risk class of the substitute insured.

Policy Debt

If there is any policy debt under this policy on the Date of Substitution, that policy debt will be continued. If the amount of the policy debt is greater than the maximum loan available on the policy on the Date of Substitution, the excess must be repaid on or before that date.

Transfer Of Dividend Accumulations And Paid-Up Additions


Any dividend accumulations on the Date of Substitution will be continued. The value of any paid-up additions on the Date of Substitution will be used on that date to buy paid-up additions on this policy.

**Termination Of
This Rider**

This rider will continue in full force to, but not including, the Policy Anniversary Date on which the current Insured's Attained Age becomes 75. However, it will terminate before that Date if and when:

- This policy is terminated for any reason; or
- The 31-day grace period for any unpaid premiums ends.

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY

[Handwritten signature of the President, appearing to be 'My W. [unclear]']]
PRESIDENT

[Handwritten signature of the Secretary, appearing to be 'Christine C. Pease']]
SECRETARY

SERFF Tracking Number: MASS-128459701 State: Arkansas

Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number:

Company Tracking Number: TIR-2012

TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: TIR-2012

Project Name/Number: TIR-2012/TIR-2012

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment:		
Generic Readability.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: not applicable to this filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: not applicable to this filing.		
Comments:		

READABILITY CERTIFICATION

Massachusetts Mutual Life Insurance Company

I hereby certify the accuracy of the Flesch reading ease test score for the following policy forms.
These forms are at least 10 (ten) point type, 2 (two) point leaded.

FORM NUMBER AND TITLE

FLESCH SCORE

TIR-2012 Transfer of Insured Rider

52.2

Signature: Jo-Anne Rankin
Jo-Anne Rankin

Date: 7/5/2012